

STATE CORPORATION COMMISSION

AT RICHMOND, JUNE 12, 2003

MONUMENTAL LIFE INSURANCE COMPANY

CASE NO. INS-2003-00123

Ex Parte: In re: Approval of a regulatory Consent Order by and between Monumental Life Insurance Company, and the Insurance Commissioner for the Maryland Insurance Administration, for and on behalf of the State of Maryland, the Virginia Bureau of Insurance and the Insurance Regulators of all states in the United States and the District of Columbia

JUN 12 4 10 PM '03

DOCUMENT CONTROL

ORDER APPROVING CONSENT ORDER

ON THIS DAY came the Bureau of Insurance ("the Bureau"), by counsel, and requested (i) Commission approval and acceptance of a certain multi-state regulatory Consent Order dated June 12, 2003 ("the Consent Order"), a copy of which is attached hereto and made a part hereof, by and between the Insurance Commissioner for the Maryland Insurance Administration, for and on behalf of the State of Maryland, the Bureau, and the Insurance Regulators of each of the states in the United States and the District of Columbia, and Monumental Life Insurance Company, a foreign insurer domiciled in the State of Maryland and licensed to transact the business of insurance in the Commonwealth of Virginia, and (ii) authority to execute any documents attendant to the Consent Order necessary to evidence the Commission's acceptance of the Consent Order;

AND THE COMMISSION, having considered the terms of the Consent Order together with the recommendation of the Bureau that the Commission approve and accept the Consent Order, is of the opinion, finds, and ORDERS that (i) the Consent Order be, and it is hereby, APPROVED AND ACCEPTED and (ii) the Commissioner of Insurance be, and he is hereby authorized to execute any attendant documents necessary to evidence the Commission's approval and acceptance of the Consent Order.

AN ATTESTED COPY hereof shall be sent by the Clerk of the Commission to the Bureau of Insurance in care of Deputy Commissioner Gerald A. Milsky.

COPIES FURNISHED TO:

Gerald A. Milsky
Deputy Commissioner
Bureau of Insurance
State Corporation Commission
1300 East Main Street
Richmond, Virginia 23219

Kathleen Birrane, Principal Counsel
Maryland Insurance Administration
525 St. Paul Place
Baltimore, Maryland 21202

Stacy Boyer, Vice President & General Counsel
Monumental Life Insurance Company
2 East Chase Street
Baltimore, Maryland 21202

David Funk
Funk & Bolton
36 South Charles Street, 12th Floor
Baltimore, Maryland 21201-3020

STATE CORPORATION COMMISSION

IN THE MATTER OF:

MONUMENTAL LIFE INSURANCE COMPANY

CASE NO. INS-2003-00123

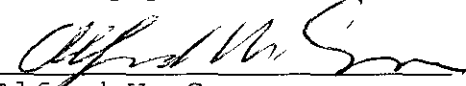
CONSENT DIRECTIVE

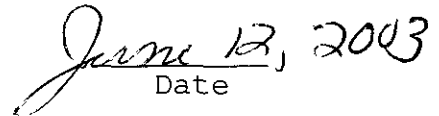
ON THIS DAY this matter came before the Virginia Bureau of Insurance, State Corporation Commission ("the Bureau"), for consideration, and, upon consideration thereof, the Commissioner of Insurance of the Bureau finds:

1. Commencing January 9, 2001, the Bureau, along with the States of Maryland, Florida and the Commonwealth of Pennsylvania (the "Lead States"), conducted a multi-state examination (the "Examination") of Monumental Life Insurance Company ("Monumental") with regard to certain life insurance policies and claims of charging higher premiums for such policies based on race. As the domestic state for Monumental, and upon agreement of the Lead States, the Maryland Insurance Administration coordinated the Examination and acted as primary negotiator with Monumental in seeking a settlement of issues resulting from claims of unfair discrimination between individuals of the same class and hazard;
2. The aforementioned claims of racially discriminatory practices allegedly occurred in all fifty states and the District of Columbia. Monumental is licensed to transact the business of insurance in the Commonwealth of Virginia. As affecting the Commonwealth of Virginia, the Bureau has jurisdiction over the subject matter of this proceeding and Monumental;
3. A proposed settlement has been presented to the Bureau, the terms of which are set forth in Consent Order dated June 12, 2003, which has been executed by Monumental and the Maryland Insurance Administration, in its capacity as primary negotiator, and which is attached hereto as "Exhibit 1"; and
4. The Bureau expressly adopts and agrees to the provisions of the Consent Order as a fair and proper disposition of the matters addressed therein.

THEREFORE, IT IS DIRECTED that the Consent Order dated June 12, 2003, and attached hereto as "Exhibit 1" be, and it is hereby, approved, adopted, and fully incorporated herein by reference. Monumental shall initiate compliance with all terms and conditions of the Consent Order as incorporated herein, including payment to the Commonwealth of Virginia of the allocated sanction in the amount of \$263,810.21 (two hundred sixty-three thousand eight hundred ten dollars and twenty-one cents), as set forth in "Exhibit 2" attached herein. All settlement funds received by the Commonwealth of Virginia as a result of this Consent Order shall be directed in accordance with Code of Virginia § 38.2-225 to the Literary Fund. All terms and conditions of the Consent Order be, and they are hereby, further directed.

A COPY hereof shall be filed with the Clerk of the Commission and thereby placed in Case No. INS-2003-00123.


Alfred W. Gross,
Commissioner of Insurance
Bureau of Insurance
State Corporation Commission
Commonwealth of Virginia


Date

APPROVED AND AGREED TO BY AND ON BEHALF OF
MONUMENTAL LIFE INSURANCE COMPANY

Henry G. Hagan, President and
Chief Executive Officer
Monumental Life Insurance Company

Date

Exhibit 1

IN THE MATTER OF THE *

MULTI-STATE EXAMINATION OF *
MONUMENTAL LIFE INSURANCE *
COMPANY (NAIC #66281) *

CONSENT ORDER:
MIA-2003-06-001

* * * * *

AND NOW, this 12th day of June, 2003, (the "Effective Date") this Consent Order is hereby issued by the Maryland Insurance Commissioner in disposition of the matter captioned above.

FINDINGS OF FACT

1. Respondent is Monumental Life Insurance Company, which maintains its address as 2 East Chase Street, Baltimore, MD 21202.
2. At all relevant times herein, Respondent has been a licensed insurer domesticated in the State of Maryland.
3. On or about August 4, 2000, the Maryland Insurance Administration (the "Administration") initiated a survey of all Maryland domiciled insurers inquiring as to whether any such company issued life insurance policies utilizing race as a factor.
4. In its response, Respondent acknowledged that certain companies, from which Respondent acquired blocks of business or which were subsequently acquired by Respondent, may have sold life insurance policies charging certain policyholders a higher premium based upon their race.
5. Commencing on January 9, 2001, the States of Maryland and Florida and the Commonwealths of Pennsylvania and Virginia (the "Lead States") conducted a multi-state examination (the "Examination") of the Respondent with regards to life policies in-force on or after July 1, 1974 which charged higher premiums based on race (the "Affected Policies"). As the domestic state for Respondent, and upon agreement of the Lead States, the Administration coordinated the Examination, as well as the negotiation and finalization of this Consent Order.

6. During the Examination, Respondent notified the Lead States that it had commenced a broad-based adjustment effort to increase death benefits and cash values on in-force Affected Policies identified by Respondent to ensure that white and non-white policyholders are treated the same. In making the adjustments, the Respondent increased death benefits and cash values for Affected Policies in force on the date of adjustment. Respondent stated it has adjusted its electronic business records to reflect the increased death benefits and cash values for those in-force Affected Policies adjusted as part of the Respondent's adjustment effort. Throughout both the self-audit and the Examination, the Respondent diligently sought to identify as best it could those companies listed in Exhibit A and agreed to the adjustments resulting from the Examination.
7. The Examination confirmed that some companies subsequently acquired by Respondent and some companies from which Respondent acquired blocks of business engaged in the practice of pricing life insurance policies at rates that were based on a different premium rate attributable to race. In some cases non-whites received a reduced death benefit compared to white policyholders paying the same premium, and in other cases non-white policyholders were charged a higher premium for the same death benefit as a white policyholder. A list of those companies confirmed in the Examination is attached hereto, and incorporated in its entirety by reference herein, as Exhibit A.
8. The Examination, the details of which are provided in Examination Report #789-00 (the "Report"), concluded that the activities described in paragraph 7 above constitute unfair discrimination between individuals of the same class and hazard. This conclusion is directed exclusively at those companies listed in Exhibit A.

ORDER

WHEREAS it is stipulated and agreed upon by and between the several states and Respondent and **ORDERED** as follows:

- A. Respondent agrees to accept the Report as a final report and waives any and all rights to a hearing on the report. Respondent does not admit any wrongdoing or violation of any insurance law or regulation, but is foregoing its right to a hearing and is entering into this Consent Order in exchange for releases granted herein. The Administration acknowledges that the Respondent's practices

at issue did not constitute intentional or willful violations of any state insurance code.

- B. Respondent shall complete its adjustment effort as described herein and shall not make or permit any unfair discrimination between individuals of the same class and hazard by reason of race.
- C. The Respondent shall, within 90 days of the Effective Date, adjust and increase death benefits and cash values on all Affected Policies in-force as of the Effective Date, except those Affected Policies that have been adjusted by the Respondent prior to the Effective Date or will be adjusted by the Respondent at the time of claim. The increased death benefits and cash values shall be in an amount to ensure that white and non-white policyholders are treated the same. All electronic records of the Respondent shall be adjusted to reflect the increased death benefits and cash values for the Affected Policies in-force as of the Effective Date.
- D. Consistent with the records retained by the Respondent, Respondent shall, within 120 days from the Effective Date, provide written notice, in a form acceptable to the Administration, at the last known address of record to all policyholders of in-force Affected Policies adjusted by the Respondent, except those Affected Policies that will be adjusted by the Respondent at the time of claim, informing them of the increased death benefit.
- E. Within 180 days of the Effective Date, Respondent shall pay an increased death benefit for claims made on Affected Policies, which terminated by reason of death claim between July 1, 1974 and the Effective Date and for which the Respondent has complete records, except those Affected Policies that have been adjusted by the Respondent prior to the Effective Date or will be adjusted by the Respondent at the time of claim. The increased death benefit shall be an amount to ensure that white and non-white policyholders are treated the same. Respondent shall provide written notice of the increased death benefit, in a form acceptable to the Administration, at the last known address of record to all policyholders, or beneficiaries where applicable, of Affected Policies, which terminated by reason of death claim between July 1, 1974 and the Effective Date and for which the Respondent has complete records, except those Affected Policies that have been adjusted by the Respondent prior to the Effective Date or will be adjusted by the Respondent at the time of claim. Respondent shall make the payment upon verification of the beneficiaries' address. Evidence of payment, satisfactory to the

Lead States, shall be submitted to the Administration no later than 270 days after the Effective Date.

- F. In order to locate those individuals who are no longer at the address of record maintained by Respondent, Respondent shall develop and implement an internal locator plan satisfactory to the Administration. In the event Respondent is unable, following the implementation of the internal locator plan, to locate individuals who are due monies, said monies shall be escheated to the applicable state in accordance with that state's applicable law. With respect to funds submitted to a state escheat program, at the time such funds are submitted, the Company will provide to the state agency to which the funds are being submitted, as well as to the insurance regulator for the state, the following information: (1) the policy number and issue date, (2) the name and last known address of the policyholder and (3) the escheat amount both, to the extent practicable, in the aggregate and as to each policy.
- G. Respondent acknowledges that it does not have complete records regarding Affected Policies. Therefore, Respondent is unable to identify or locate all individuals who are due monies based on its records. Respondent shall issue a public notice, in a form approved by the Administration, notifying individuals who may be due monies under Affected Policies of their potential right to an increased death benefit. The notice shall be published once a week for four (4) consecutive weeks in the publications approved by the Administration. Respondent shall submit the form of public notice for approval by the Administration within thirty (30) days from the Effective Date. Publication shall commence within 120 days from the Effective Date of this Order.
- H. In the event Respondent is unable to determine an actual ratio for increasing benefits for Affected Policies to ensure non-whites are not charged more than whites, Respondent agrees to increase the benefits by 33%, which is within the range of actual ratios used by the Respondent to adjust Affected Policies.
- I. Respondent shall provide any necessary reports and documentation to the Administration, in a manner and form acceptable to the Administration, evidencing that the notices and adjustment efforts as described herein have been made.
- J. For a period of 12 months from the date on which the Respondent issues the public notice described in paragraph G, Respondent shall honor all legitimate claims, providing the appropriate level of increased coverage, for Affected Policies terminated by reason of

a death claim between July 1, 1974 and the Effective Date. Respondent shall pay all such legitimate claims within 30 days from the date of the receipt of satisfactory proof thereof.

- K. Respondent shall, on the 15th day of each month, provide to the Administration, in a format approved by the Administration, a report detailing the total amount of adjustment made on a state-by-state level as of the last day of the prior month.
- L. Respondent shall establish an additional adjustment fund in the amount of \$5,000,000. This is the estimated amount of money necessary to cover the adjustments due to those individuals who are entitled to adjustment but for whom Respondent no longer has records. Respondent agrees that this money is owed to individuals, some of whom may be identified as a result of the requirements in paragraph G. Those monies not paid out at the end of the timeframe provided in paragraph J of this Order shall be paid to the States, which are a party to this Order. Payment shall be made as directed by the Lead States.
- M. Unless otherwise directed by a State as to its portion, Respondent agrees to pay an aggregate sum of \$2,000,000 to the states in accordance with the State Allocation Formula Chart to be provided by the Lead States. The monies may be used in a manner directed by the states, including but not limited to contributions to charities serving the needs or interests of African-Americans or in accordance with applicable state laws. This amount shall be paid within 15 business days after demand by the States after allocation by the Lead States but no later than January 15, 2004.
- N. This Consent Order shall be binding on Respondent and on the respective states executing this Consent Order. Any State that wishes to become a party to this Order shall execute a State Amendment page within 60 days from the Effective Date.
- O. As to any state that does not execute this Consent Order, the Respondent shall not be obligated to make a contribution to a charity in that state or otherwise pay the state, or its insurance regulator. Rather, that State's portion shall be allocated among the participating States by the Lead States.
- P. Each of the signatories to this Consent Order, on behalf of his/her State, hereby gives express assurance that under their applicable state laws, regulations and judicial rulings, they have the authority to enter into this Consent Order and bind that party now and in the

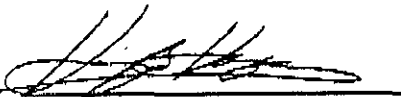
future. By execution of this Consent Order with the Respondent, each signatory acknowledges that he/she has reviewed and agrees with the terms and conditions as set forth herein.

- Q. If Respondent defaults with any respect to any obligation under the Consent Order and such default is not remedied within thirty (30) business days following personal delivery or delivery by facsimile of written notice specifying such default (during which period the Lead States and Respondent shall make reasonable efforts to resolve any disputes regarding the default), the Lead States may seek judicial enforcement of this Consent Order.
- R. This Consent Order was negotiated in an effort to conclude with finality all regulatory allegations involving the impact of race on life insurance underwriting, sales, pricing, or policy benefits on policies that were issued, assumed, acquired, or administered by the Respondent prior to the date of this Consent Order. With respect to all matters addressed by the Report or this Consent Order, the States executing this Consent Order release and forever discharge the Respondent from all civil, administrative, criminal, or quasi-criminal causes, actions, claims, damages, fines, sanctions, losses, demands, or other liability that the Insurance Department of the States could pursue or seek based upon distinctions in the terms or benefits of insurance policies based upon the race of the insured where such liability arises under the insurance and anti-discrimination laws and regulations of each state related or applicable to the marketing, solicitation, application, underwriting, benefit payment, acceptance, sale, purchase, operation, retention, or administration of all life, insurance policies sold, issued, assumed or administered by the Respondent prior to the date that this Consent Order is signed.
- S. This Consent Order and its attachments constitute the entire agreement of the parties with respect to the matters referenced herein, and may not be amended or modified except by an amended order signed by all parties hereto, however, the Lead States and the Respondent may mutually agree to any reasonable extensions of time that might become necessary to carry out the provisions of this Consent Order.

IN WITNESS WHEREOF, the several states and Respondent have executed this Consent Order. Changes in the language of this Consent Order required by any participating state to satisfy that state's particular statutory and/or regulatory requirements shall be attached as amendments hereto and incorporated herein as to that state's requirements upon acknowledgment and agreement thereto by Respondent. Those amendments shall have an effect only for the amended state and shall have no other effect on any other participating state.

Consented to in form and content:

MONUMENTAL LIFE INSURANCE
COMPANY

BY: 
Signature

HENRY G. HAGAN
Name

PRESIDENT, C.E.O.
Title

MARYLAND INSURANCE
ADMINISTRATION

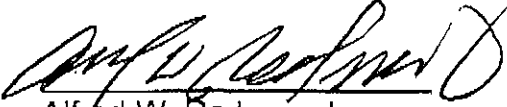
BY: 
Alfred W. Redmer, Jr.
Insurance Commissioner

Exhibit A

Companies For Which Designated Plan Codes Will Be Adjusted

<u>Carrier</u>
All American Insurance Company
All States Life Insurance Company
Allied Security Insurance Company
American Bankers Insurance Company
American Family Life Insurance Company
American National Insurance Company
Atlantic Life Insurance Company
Atlas Life Insurance Company
Banner Life Insurance Company
Business Men's Insurance Company
Calhoun Life Insurance Company
Capital City Life Insurance Company
Coastal States Life Insurance Company
College Education Insurance Company
Columbian National Life Insurance Company
Columbus National Life Insurance Company
Commercial Life Insurance Company
Commercial State Life Insurance Company
Commonwealth Life & Accident Insurance Company
Dixie Life Insurance Company
Druid Life Insurance Company
Durham Life Insurance Company
Empire Life And Accident Insurance Company
Farmers National Life Insurance Company
First National Life Insurance Company
Franklin National Life Insurance Company
Freedom Life Insurance Company
Guaranty Life Insurance Company
Home Security Life Insurance Company
Immediate Benefit Life Insurance Company
Life Insurance Company of Florida
Lincoln Life Insurance Company
National Equity Life Insurance Company
National Standard Life Insurance Company
Newberry Life And Health Insurance Company

Exhibit A

Companies For Which Designated Plan Codes Will Be Adjusted

Carrier
Orange State Life Insurance Company
Palmetto State Life Insurance Company
Peninsular
Peoples Life And Accident Insurance Company
Peoples Life Insurance Company
Peoples Mutual Benefit Insurance Company
Peoples Protective Life Insurance Company
Progressive Life Insurance Company
Provident Indemnity Life Insurance Company
Public Savings Life Insurance Company
Reliable Life Insurance Company
Rockford Life Insurance Company
Security Life Insurance Company of Georgia
Seminole American
Seminole Life Insurance Company
Southeastern National Insurance Company
Southern Security Life Insurance Company
Southern Standard Life Insurance Company
Southwestern Life Insurance Company
Standard American Life Insurance Company
State Capital Life Insurance Company
Superior Life Insurance Company
Sureway Life Insurance Company
United States National Life And Casualty Company
Universal Life And Accident Insurance Company
Universal Life Insurance Company
Washington Fidelity National Insurance Company
Washington National Insurance Company
World Service Life Insurance Company

Exhibit 2

MONUMENTAL RACED-BASED EXAMINATION PENALTY ALLOCATIONS

LINE	States, Etc. (Property data)	IS INSURER LICENSED? (YES OR NO)	SCHEDULE T 2001 DIRECT LIFE INSUR PREMIUM	PERCENTAGE TOTAL DIRECT LIFE PREMIUM 2001	SCHEDULE T 2002 DIRECT LIFE INSUR PREMIUM	PERCENTAGE TOTAL DIRECT LIFE PREMIUM 2002	SIGNATURE - PARTICIPATING STATES	ACTIVE PARTICIPATING STATES	GROSS PENALTY AMOUNT	ALLOCATED PENALTY AMOUNT (based on 2002 ratio)	TOTAL PENALTY AMOUNT
52	Totals Direct Business	51	692,601,481	100.00%	700,921,245	100.00%	510,000	800,000	690,000	690,000	2,000,000
21	Maryland MD	YES	53,430,119	7.71%	56,722,275	8.09%	10,000	200,000	690,000	66,838	285,858
47	Virginia VA	YES	53,976,520	7.79%	54,661,917	7.80%	10,000	200,000	690,000	59,810	263,410
39	Pennsylvania PA	YES	45,696,959	6.59%	43,618,820	6.21%	10,000	200,000	690,000	44,808	254,808
10	Florida FL	YES	36,771,460	5.31%	40,442,524	5.77%	10,000	200,000	690,000	38,812	249,812
18	Kentucky KY	YES	78,061,370	10.97%	78,383,436	11.18%	10,000		690,000	77,162	87,162
35	Ohio OH	YES	61,167,596	8.83%	55,184,636	7.87%	10,000		690,000	54,305	64,305
34	North Carolina NC	YES	43,810,742	6.25%	42,481,465	6.06%	10,000		690,000	43,820	53,820
14	Illinois IL	YES	40,591,532	5.82%	41,315,158	5.89%	10,000		690,000	40,671	50,671
31	New Jersey NJ	YES	27,102,296	3.91%	26,198,986	3.74%	10,000		690,000	26,790	36,790
41	South Carolina SC	YES	24,768,534	3.58%	26,000,078	3.71%	10,000		690,000	25,596	35,596
15	Indiana IN	YES	24,406,091	3.52%	23,500,385	3.35%	10,000		690,000	23,134	33,134
9	California CA	YES	22,615,627	3.27%	22,729,873	3.24%	10,000		690,000	22,376	32,376
49	West Virginia WV	YES	22,018,924	3.18%	22,109,781	3.15%	10,000		690,000	21,765	31,765
43	Tennessee TN	YES	21,743,842	3.14%	21,580,436	3.08%	10,000		690,000	21,244	31,244
11	Georgia GA	YES	15,313,205	2.21%	17,365,333	2.48%	10,000		690,000	17,095	27,095
19	Louisiana LA	YES	14,290,836	2.06%	15,150,609	2.16%	10,000		690,000	14,915	24,915
44	Texas TX	YES	15,608,437	2.25%	14,845,826	2.12%	10,000		690,000	14,615	24,615
23	Michigan MI	YES	11,909,560	1.72%	11,597,889	1.65%	10,000		690,000	11,417	21,417
3	Arizona AZ	YES	6,185,729	0.89%	6,375,870	0.91%	10,000		690,000	6,277	16,277
26	Missouri MO	YES	4,783,919	0.69%	6,340,010	0.90%	10,000		690,000	6,241	16,241
8	Delaware DE	YES	5,604,963	0.81%	5,557,053	0.79%	10,000		690,000	5,183	15,183
48	Washington WA	YES	3,402,439	0.49%	5,265,357	0.75%	10,000		690,000	5,183	15,183
22	Massachusetts MA	YES	4,811,500	0.69%	5,172,474	0.74%	10,000		690,000	5,082	15,082
20	Maine ME	YES	5,526,589	0.80%	4,564,966	0.65%	10,000		690,000	4,494	14,494
50	Wisconsin WI	YES	4,482,484	0.65%	4,255,490	0.61%	10,000		690,000	4,226	14,226
38	New York NY	NO	3,740,249	0.54%	4,182,487	0.60%	10,000		690,000	4,127	14,127
6	Colorado CO	YES	3,635,969	0.52%	4,141,323	0.59%	10,000		690,000	4,077	14,077
24	Minnesota MN	YES	3,567,146	0.51%	4,097,250	0.58%	10,000		690,000	4,033	14,033
1	Alabama AL	YES	3,189,019	0.46%	4,017,938	0.57%	10,000		690,000	3,968	13,968
17	Kansas KS	YES	3,059,717	0.44%	2,992,740	0.43%	10,000		690,000	2,896	12,896
7	Connecticut CT	YES	2,405,104	0.35%	2,855,878	0.41%	10,000		690,000	2,811	12,811
37	Oklahoma OK	YES	2,890,988	0.42%	2,581,507	0.37%	10,000		690,000	2,541	12,541
9	Dist. Columbia DC	YES	2,627,351	0.38%	2,472,016	0.35%	10,000		690,000	2,433	12,433
28	Nebraska NE	YES	2,309,951	0.33%	2,409,400	0.34%	10,000		690,000	2,372	12,372
16	Iowa IA	YES	2,596,166	0.37%	2,239,900	0.32%	10,000		690,000	2,205	12,205
32	New Mexico NM	YES	2,512,802	0.36%	2,200,387	0.31%	10,000		690,000	2,166	12,166
4	Arkansas AR	YES	2,033,537	0.29%	1,938,496	0.28%	10,000		690,000	1,908	11,908
25	Mississippi MS	YES	2,008,104	0.29%	1,938,173	0.28%	10,000		690,000	1,908	11,908
12	Hawaii HI	YES	1,275,134	0.18%	1,279,969	0.18%	10,000		690,000	1,260	11,260
2	Alaska AK	YES	1,007,199	0.16%	1,058,330	0.15%	10,000		690,000	1,052	11,052
29	Nevada NV	YES	1,067,002	0.15%	1,024,879	0.15%	10,000		690,000	1,009	11,009
30	New Hampshire NH	YES	1,029,123	0.15%	928,032	0.13%	10,000		690,000	914	10,914
45	Utah UT	YES	1,078,023	0.16%	922,891	0.13%	10,000		690,000	903	10,903
39	Oregon OR	YES	961,099	0.14%	885,147	0.13%	10,000		690,000	881	10,881
42	South Dakota SD	YES	893,532	0.13%	888,738	0.13%	10,000		690,000	881	10,881
13	Idaho ID	YES	851,763	0.12%	642,313	0.09%	10,000		690,000	632	10,632
46	Rhode Island RI	YES	611,586	0.09%	539,672	0.08%	10,000		690,000	531	10,531
51	Wyoming WY	YES	562,967	0.08%	418,203	0.06%	10,000		690,000	412	10,412
27	Montana MT	YES	504,985	0.07%	408,907	0.06%	10,000		690,000	403	10,403
35	North Dakota ND	YES	381,510	0.05%	344,700	0.05%	10,000		690,000	338	10,338
46	Vermont VT	YES	240,522	0.03%	251,046	0.04%	10,000		690,000	247	10,247
										690,000	2,000,000